### BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

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AUG 17 2017	
SURANCE COMMISSIONER OKLAHOMA	

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STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner,	AUG 1 7 2017  INSURANCE COMMISSIONE OKLAHOMA
Petitioner,	)
v.	) Case No. 17-0573-DEN
VERRITA JOHNSON,	)
an applicant for a resident insurance	)
producer license,	
	)
Respondent.	)

# AMENDED CONDITIONAL ADMINISTRATIVE ORDER AND NOTICE OF RIGHT TO BE HEARD

**COMES NOW** the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through his counsel, Barron B. Brown, and alleges and states as follows:

## **JURISDICTION**

- 1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., including the Producer Licensing Act, 36 O.S. §§ 1435.1-1435.41.
- Verrita Johnson ("Respondent") is an applicant for a resident insurance producer license in the State of Oklahoma. Respondent's mailing address of record is 1512 SW 77<sup>th</sup> Terrace, Oklahoma City, Oklahoma 73159.
- 3. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Producer Licensing Act and/or may levy a civil fine up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, 36 O.S. § 1435.13(A) and (D).

#### **ALLEGATIONS OF FACT**

- 1. On or about August 2, 2017, Respondent applied for a resident insurance producer license with the Oklahoma Insurance Department ("OID"). On the application form, question 1A asks the following: "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?" Respondent answered "no" to this question.
- 2. The application provides that individual applicants can only exclude "the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license." Applicants are also permitted to "exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)."
- 3. An Oklahoma State Courts Network ("OSCN") background check conducted by the OID Licensing Division showed that Respondent had the following on her record in the State of Oklahoma: a pending criminal misdemeanor charge for one count of obtaining cash or merchandise by bogus check/false pretenses (Comanche County, Case No. CM-2013-933).

#### ALLEGED VIOLATIONS OF LAW

1. Respondent violated 36 O.S. § 1435.13(A)(1) by providing incorrect, misleading, incomplete or materially untrue information in the license application.

#### **ORDER**

IT IS THEREFORE ORDERED by the Insurance Commissioner that Respondent is CENSURED and FINED ONE HUNDRED DOLLARS (\$100.00). The \$100.00 civil fine is to be paid within thirty (30) days made payable to the Oklahoma Insurance Department. The

\$100.00 civil fine shall be paid by money order or cashier's check. Respondent's application for a resident insurance producer license may be granted upon receipt of payment of the fine and reporting of the administrative action. Failure to pay the civil fine or request a hearing within thirty (30) days will result in your license application being withdrawn.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of mailing this Order. A request for hearing should be in writing addressed to Barron B. Brown, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> St., Suite 100, Oklahoma City, Oklahoma 73112. The request for hearing must state the grounds for the request to set aside or modify the Order.

Any such hearing shall be conducted according to the procedures for contested cases under the Oklahoma Insurance Code (36 O.S. §§ 101 et seq.) and the Oklahoma Administrative Procedures Act (75 O.S. §§ 308a et seq.). If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as notice of the matters to be reviewed at the hearing, and the Allegations of Fact, Alleged Violations of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

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JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Barron B. Brown

Assistant General Counsel Oklahoma Insurance Department 3625 NW 56<sup>th</sup> St., Suite 100 Oklahoma City, OK 73112 (405) 521-2746

### **CERTIFICATE OF MAILING**

I, Barron B. Brown, hereby certify that a true and correct copy of the above and foregoing *Amended Conditional Administrative Order and Notice of Right to be Heard* was mailed by certified mail, with postage prepaid and return receipt requested, on this 17th day of August, 2017, to:

Verrita Johnson 1512 SW 77<sup>th</sup> Terrace Oklahoma City, OK 73159

CERTIFIED MAIL NO. 9214 8902 0982 7500 0013 57

and a copy was delivered to:

Licensing Division

Barron B. Brown

Assistant General Counsel



Date: August 18, 2017

Regina Gilbert:

The following is in response to your August 18, 2017 request for delivery information on your Certified Mail™/RRE item number 9214890209827500001357. The delivery record shows that this item was delivered on August 18, 2017 at 9:42 am in OKLAHOMA CITY, OK 73159. The scanned image of the recipient information is provided below.

Signature of Recipient:

Address of Recipient:

1512 SW 7750

Joshu Hours

Thank you for selecting the Postal Service for your mailing needs.

If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely, United States Postal Service